
FEDERAL RESERVE statistical release

H.8



For use at 4:15 p.m. Eastern Time
March 8, 2013

Notice to Users of the H.8 Release

Data on this H.8 release have been benchmarked through the December 2012 Call Report. Data on the previous release were benchmarked through the September 2012 Call Report. The data also incorporate new seasonal adjustment factors.

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
March 8, 2013

Account	2008	2009	2010	2011	2012	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2012 Oct	2012 Nov	2012 Dec	2013 Jan
ASSETS															
1 Bank credit	2.1	-6.6	-2.8	1.8	3.9	3.4	5.7	4.4	4.2	4.3	2.6	2.0	-0.8	9.4	3.6
2 Securities in bank credit ²	-2.0	6.8	6.7	1.7	7.4	0.9	5.6	10.6	5.8	6.8	5.5	4.1	1.7	20.5	-1.2
3 Treasury and agency securities ³	3.1	15.3	15.2	2.9	8.5	-1.9	6.9	13.9	10.7	6.1	2.4	-0.2	-0.8	17.2	-6.1
6 Other securities	-8.3	-4.9	-7.2	-0.8	5.0	7.1	2.7	3.7	-4.8	8.3	12.7	13.8	7.2	27.7	9.6
9 Loans and leases in bank credit ⁸	3.3	-10.2	-5.8	1.8	2.7	4.2	5.8	2.2	3.5	3.4	1.5	1.2	-1.7	5.2	5.3
10 Commercial and industrial loans	12.9	-18.6	-9.0	9.5	11.4	11.8	10.8	10.9	12.4	12.3	8.3	12.0	3.6	17.1	12.7
11 Real estate loans	-0.2	-5.6	-5.5	-3.7	-1.1	-1.9	0.3	-1.5	-0.6	-0.8	-1.7	-3.1	-4.0	-1.0	3.3
12 Revolving home equity loans	12.4	0.6	-4.2	-6.0	-7.2	-6.0	-5.2	-5.2	-7.2	-8.3	-8.8	-11.0	-6.2	-8.1	-9.3
13 Closed-end residential loans ⁹	-9.3	-8.7	-2.6	-0.4	1.2	3.2	6.6	1.7	2.8	1.5	-1.1	-3.3	-7.3	-1.4	8.4
14 Commercial real estate loans ¹⁰	6.4	-4.7	-8.9	-6.4	-1.4	-5.8	-4.4	-3.6	-1.8	-0.5	0.4	0.1	0.7	1.9	2.0
15 Consumer loans	5.1	-3.3	-7.1	-0.7	1.1	1.6	1.1	0.2	1.9	0.7	1.7	1.6	2.3	1.8	-1.0
16 Credit cards and other revolving plans	4.4	-6.3	-11.2	-1.1	-0.7	0.6	0.9	-2.0	0.4	-0.9	-0.4	-1.2	1.2	-0.4	-2.0
17 Other consumer loans ¹¹	6.2	1.2	-1.4	-0.2	3.4	2.9	1.4	2.9	3.7	2.7	4.1	5.0	3.5	4.5	0.5
18 Other loans and leases	1.8	-23.3	0.3	19.4	6.3	22.2	25.7	5.7	7.9	8.6	2.4	0.5	-5.5	13.3	8.5
21 LESS: Allowance for loan and lease losses	—	—	—	-17.4	-16.9	-22.8	-13.2	-14.5	-19.5	-15.6	-22.6	-35.5	-15.1	-16.9	-3.3
22 Interbank loans ¹²	-15.4	-38.5	-23.1	-37.3	4.6	-47.3	-31.9	8.2	-2.0	5.4	6.7	37.2	-45.8	60.8	65.6
25 Cash assets ¹⁵	158.3	48.2	-7.9	47.9	-2.4	16.0	-13.3	-3.0	-5.6	-1.7	0.8	-9.0	56.0	-7.8	39.4
26 Trading assets ¹⁶	—	—	—	4.0	-1.8	45.2	-14.3	26.9	-7.1	-4.4	-21.0	-57.7	-0.8	32.8	-31.9
29 Other assets ¹⁸	14.6	-3.2	4.6	-4.3	-4.4	-5.0	-4.8	-9.0	-3.4	-1.1	-4.5	-0.8	-10.8	-1.3	8.3
30 TOTAL ASSETS ¹⁹	7.9	-6.0	-2.7	5.4	2.4	5.0	1.5	3.0	2.2	3.1	1.5	-0.3	5.1	7.5	8.4
LIABILITIES															
31 Deposits	5.4	5.2	2.4	6.6	7.1	9.5	2.8	5.8	4.8	8.6	8.5	8.4	5.7	18.7	2.6
32 Large time deposits	-2.9	-5.6	-7.2	-13.6	-1.5	-38.2	-20.5	-9.5	-3.3	7.8	-0.8	-9.7	-0.8	27.6	13.3
33 Other deposits	—	—	—	12.4	9.0	22.5	8.2	9.1	6.5	8.7	10.4	12.1	7.0	16.9	0.5
34 Borrowings	13.4	-24.5	-18.8	-14.5	-5.3	-11.4	-8.4	-9.9	-7.3	-0.1	-4.4	-6.4	-5.5	-9.4	25.6
37 Trading liabilities ²⁰	—	—	—	2.2	-7.7	28.1	21.6	15.8	-23.7	-7.3	-15.5	-19.4	-7.4	6.6	-28.0
41 Other liabilities ²¹	0.5	-11.2	8.1	-0.1	-1.4	20.8	-7.7	10.0	0.7	-9.9	-6.3	-21.7	-3.7	26.2	-11.8
42 TOTAL LIABILITIES ¹⁹	10.6	-7.2	-3.4	5.5	2.2	6.7	1.3	1.7	1.8	4.3	1.1	-2.0	3.8	10.0	12.6

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	9,471.2	9,755.0	9,780.0	9,805.1	9,821.7	9,871.3	9,948.5	9,978.0	9,986.6	9,983.2	9,982.6	9,982.5
2	Securities in bank credit ²	2,529.5	2,639.0	2,644.8	2,656.8	2,666.1	2,690.6	2,736.6	2,733.9	2,736.0	2,732.1	2,723.4	2,717.1
3	Treasury and agency securities ³	1,725.6	1,828.3	1,832.7	1,835.4	1,835.3	1,851.0	1,877.6	1,868.0	1,873.0	1,869.2	1,860.1	1,852.5
4	Mortgage-backed securities (MBS) ⁴	1,270.3	1,331.7	1,334.1	1,335.8	1,325.7	1,330.6	1,341.4	1,338.2	1,348.9	1,346.2	1,337.7	1,335.8
5	Non-MBS ⁵	455.3	496.6	498.6	499.6	509.6	520.4	536.2	529.8	524.1	523.0	522.4	516.6
6	Other securities	803.9	810.8	812.1	821.4	830.9	839.6	859.0	865.9	863.0	862.9	863.3	864.6
7	Mortgage-backed securities ⁶	136.6	137.8	138.9	139.0	138.0	140.7	140.6	141.0	141.2	140.5	140.3	140.0
8	Non-MBS ⁷	667.3	673.0	673.2	682.4	692.9	698.9	718.3	724.9	721.8	722.4	723.0	724.6
9	Loans and leases in bank credit ⁸	6,941.7	7,116.0	7,135.2	7,148.3	7,155.6	7,180.8	7,211.9	7,244.0	7,250.5	7,251.1	7,259.1	7,265.5
10	Commercial and industrial loans	1,349.4	1,450.7	1,461.7	1,464.8	1,479.4	1,483.8	1,504.9	1,520.8	1,528.6	1,527.5	1,530.0	1,529.5
11	Real estate loans	3,507.1	3,527.4	3,527.1	3,531.8	3,522.6	3,546.1	3,543.0	3,552.7	3,550.2	3,544.8	3,541.1	3,550.0
12	Revolving home equity loans	549.1	532.8	529.4	525.3	520.5	517.8	514.3	510.3	508.7	508.7	508.5	507.8
13	Closed-end residential loans ⁹	1,544.1	1,576.3	1,579.9	1,588.6	1,584.1	1,609.5	1,607.6	1,618.8	1,619.4	1,615.3	1,613.1	1,623.4
14	Commercial real estate loans ¹⁰	1,413.9	1,418.3	1,417.8	1,417.9	1,418.0	1,418.8	1,421.1	1,423.5	1,422.1	1,420.8	1,419.5	1,418.8
15	Consumer loans	1,088.9	1,106.9	1,108.0	1,109.3	1,110.8	1,112.9	1,114.6	1,113.7	1,115.0	1,116.3	1,116.0	1,118.8
16	Credit cards and other revolving plans	594.9	602.1	602.8	602.0	601.4	602.0	601.8	600.8	601.9	602.2	600.7	602.4
17	Other consumer loans ¹¹	493.9	504.8	505.2	507.3	509.4	510.9	512.8	513.0	513.0	514.1	515.2	516.4
18	Other loans and leases	996.3	1,030.9	1,038.4	1,042.4	1,042.8	1,038.0	1,049.5	1,056.9	1,056.8	1,062.5	1,072.1	1,067.1
19	Fed funds and reverse RPs with nonbanks ¹²	280.2	298.4	300.3	308.3	309.7	308.5	315.7	315.7	309.0	311.2	323.1	321.0
20	All other loans and leases ¹³	716.1	732.6	738.1	734.1	733.2	729.5	733.8	741.2	747.8	751.3	749.0	746.1
21	LESS: Allowance for loan and lease losses	175.5	159.7	158.1	155.5	150.9	149.0	146.9	146.5	145.1	144.8	144.6	143.6
22	Interbank loans ¹²	114.4	119.0	118.1	117.7	121.4	118.4	124.4	131.2	132.6	127.2	117.7	119.8
23	Fed funds and reverse RPs with banks ¹²	102.7	106.7	106.0	105.5	109.9	106.8	113.3	119.8	121.0	115.8	106.8	108.7
24	Loans to commercial banks ¹⁴	11.7	12.3	12.1	12.2	11.5	11.6	11.0	11.4	11.6	11.4	10.9	11.1
25	Cash assets ¹⁵	1,644.5	1,645.1	1,671.5	1,611.9	1,599.8	1,687.6	1,676.9	1,727.4	1,819.5	1,816.1	1,756.2	1,884.4
26	Trading assets ¹⁶	315.5	325.2	310.9	311.7	296.7	296.5	304.6	296.5	293.7	292.4	292.1	283.2
27	Derivatives with a positive fair value ¹⁷	288.9	297.9	283.6	282.6	266.1	266.3	272.5	265.6	262.2	261.2	262.2	254.1
28	Other trading assets	26.6	27.2	27.4	29.1	30.5	30.2	32.2	30.9	31.5	31.2	29.9	29.1
29	Other assets ¹⁸	1,170.5	1,165.2	1,146.6	1,148.5	1,147.8	1,140.9	1,139.7	1,147.6	1,147.5	1,163.0	1,166.8	1,153.9
30	TOTAL ASSETS ¹⁹	12,540.7	12,849.8	12,869.1	12,839.4	12,836.4	12,965.7	13,047.2	13,134.2	13,234.8	13,237.1	13,170.7	13,280.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
LIABILITIES													
31	Deposits	8,483.8	8,813.6	8,862.7	8,915.0	8,977.4	9,084.6	9,225.8	9,241.2	9,271.0	9,281.6	9,264.7	9,277.8
32	Large time deposits	1,482.2	1,496.7	1,497.9	1,494.9	1,482.7	1,481.8	1,515.7	1,530.6	1,544.6	1,545.3	1,538.7	1,558.3
33	Other deposits	7,001.6	7,316.9	7,364.8	7,420.2	7,494.6	7,602.8	7,710.1	7,710.5	7,726.4	7,736.3	7,726.0	7,719.5
34	Borrowings	1,598.1	1,584.5	1,569.4	1,576.6	1,568.2	1,561.0	1,548.8	1,582.0	1,576.8	1,570.0	1,545.8	1,571.3
35	Borrowings from banks in the U.S.	128.2	136.7	135.6	135.6	141.0	142.5	150.2	156.0	160.8	157.7	149.1	152.4
36	Borrowings from others	1,469.9	1,447.9	1,433.8	1,441.0	1,427.2	1,418.5	1,398.6	1,426.0	1,415.9	1,412.3	1,396.6	1,418.8
37	Trading liabilities ²⁰	311.3	296.5	278.9	278.8	274.3	272.6	274.1	267.7	267.3	268.6	271.0	271.7
38	Derivatives with a negative fair value ¹⁷	269.8	260.9	246.6	244.9	241.4	239.4	238.5	230.1	229.4	229.5	228.7	226.3
39	Other trading liabilities	41.5	35.6	32.3	33.9	33.0	33.2	35.6	37.6	37.9	39.1	42.3	45.3
40	Net due to related foreign offices	277.7	222.5	229.6	150.2	89.5	93.4	48.2	127.8	157.6	144.3	127.4	168.1
41	Other liabilities ²¹	463.4	460.6	459.5	458.3	450.0	448.6	458.4	453.9	454.0	446.3	457.2	460.5
42	TOTAL LIABILITIES ¹⁹	11,134.4	11,377.7	11,400.0	11,379.0	11,359.5	11,460.1	11,555.3	11,672.6	11,726.7	11,710.8	11,666.0	11,749.4
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,406.3	1,472.1	1,469.1	1,460.5	1,477.0	1,505.6	1,491.9	1,461.7	1,508.1	1,526.3	1,504.7	1,530.7
MEMORANDA													
44	Net unrealized gains (losses) on available-for-sale securities ²³	24.0	35.7	35.8	39.6	41.8	41.9	39.7	37.7	34.2	32.3	32.5	35.8
45	Securitized consumer loans ²⁴	17.5	19.5	19.1	20.7	20.6	20.5	20.6	20.5	20.8	20.8	20.8	20.6
46	Securitized credit cards and other revolving plans	11.6	10.7	10.2	11.9	11.6	11.4	11.5	11.3	11.6	11.7	11.7	11.6
47	Other securitized consumer loans	5.9	8.8	8.9	8.8	9.1	9.1	9.1	9.2	9.1	9.1	9.1	9.0
48	Securitized real estate loans ²⁴	793.6	813.2	802.6	804.4	805.1	803.1	803.9	804.2	802.9	802.7	803.0	801.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	9,492.9	9,702.3	9,765.7	9,826.6	9,851.1	9,919.1	10,014.8	10,000.3	10,011.5	9,985.8	9,956.9	9,981.6
2	Securities in bank credit ²	2,521.6	2,620.0	2,647.0	2,671.0	2,683.0	2,711.1	2,740.1	2,725.6	2,720.1	2,722.7	2,716.3	2,714.8
3	Treasury and agency securities ³	1,722.2	1,817.1	1,838.0	1,841.6	1,840.9	1,859.1	1,878.4	1,862.6	1,860.0	1,862.1	1,856.8	1,852.4
4	Mortgage-backed securities (MBS) ⁴	1,271.0	1,325.4	1,333.0	1,338.2	1,330.5	1,338.4	1,346.3	1,337.5	1,343.3	1,340.6	1,333.5	1,332.7
5	Non-MBS ⁵	451.3	491.7	505.0	503.4	510.4	520.7	532.1	525.1	516.7	521.5	523.2	519.7
6	Other securities	799.3	802.9	809.0	829.5	842.1	852.1	861.7	863.0	860.1	860.6	859.5	862.4
7	Mortgage-backed securities ⁶	135.1	137.1	138.9	139.2	138.4	141.5	139.8	139.5	139.8	139.6	140.4	140.4
8	Non-MBS ⁷	664.3	665.7	670.1	690.2	703.8	710.6	721.8	723.5	720.3	720.9	719.1	722.0
9	Loans and leases in bank credit ⁸	6,971.3	7,082.4	7,118.7	7,155.5	7,168.1	7,207.9	7,274.7	7,274.7	7,291.4	7,263.1	7,240.6	7,266.8
10	Commercial and industrial loans	1,348.6	1,442.3	1,454.6	1,462.5	1,479.4	1,485.7	1,509.7	1,520.2	1,528.4	1,526.4	1,532.0	1,535.4
11	Real estate loans	3,515.1	3,520.4	3,525.7	3,531.3	3,526.1	3,559.3	3,557.6	3,561.1	3,572.0	3,552.3	3,527.4	3,543.6
12	Revolving home equity loans	549.4	532.7	530.0	526.6	520.7	518.1	514.7	510.3	508.1	508.0	507.8	506.9
13	Closed-end residential loans ⁹	1,550.1	1,570.9	1,581.6	1,589.5	1,590.7	1,621.5	1,617.2	1,624.6	1,639.3	1,620.6	1,597.1	1,614.6
14	Commercial real estate loans ¹⁰	1,415.6	1,416.8	1,414.0	1,415.2	1,414.7	1,419.7	1,425.7	1,426.2	1,424.6	1,423.7	1,422.5	1,422.1
15	Consumer loans	1,105.3	1,100.6	1,107.5	1,111.0	1,109.1	1,113.4	1,131.3	1,130.5	1,123.5	1,121.0	1,119.6	1,119.0
16	Credit cards and other revolving plans	608.5	598.3	602.9	602.3	599.8	603.1	619.0	614.4	606.2	603.6	602.0	600.8
17	Other consumer loans ¹¹	496.9	502.2	504.6	508.7	509.3	510.3	512.3	516.1	517.3	517.5	517.7	518.1
18	Other loans and leases	1,002.2	1,019.1	1,030.9	1,050.7	1,053.4	1,049.4	1,076.1	1,062.9	1,067.4	1,063.4	1,061.5	1,068.9
19	Fed funds and reverse RPs with nonbanks ¹²	283.1	285.5	294.8	313.1	317.1	318.0	332.5	319.1	321.3	317.8	321.1	327.2
20	All other loans and leases ¹³	719.1	733.6	736.1	737.6	736.3	731.4	743.6	743.8	746.2	745.6	740.4	741.8
21	LESS: Allowance for loan and lease losses	173.9	158.8	158.6	155.9	150.1	149.3	146.8	145.2	145.7	145.4	145.1	144.3
22	Interbank loans ¹²	116.4	115.1	115.5	118.0	123.4	123.1	129.4	133.4	136.7	134.9	119.2	123.3
23	Fed funds and reverse RPs with banks ¹²	104.4	103.1	103.3	105.7	111.5	111.5	118.1	121.9	124.7	123.3	108.4	112.1
24	Loans to commercial banks ¹⁴	12.0	12.0	12.1	12.3	11.9	11.6	11.3	11.6	12.0	11.6	10.8	11.1
25	Cash assets ¹⁵	1,683.4	1,661.1	1,663.4	1,591.7	1,582.4	1,675.8	1,693.2	1,770.4	1,833.0	1,850.2	1,820.1	1,909.7
26	Trading assets ¹⁶	312.9	320.5	314.5	324.0	305.4	308.4	306.2	292.9	290.5	288.8	286.3	282.1
27	Derivatives with a positive fair value ¹⁷	286.4	292.3	286.4	294.6	275.1	278.5	275.2	262.3	259.6	258.4	257.3	253.3
28	Other trading assets	26.5	28.2	28.1	29.4	30.2	30.0	31.0	30.6	30.9	30.5	29.0	28.8
29	Other assets ¹⁸	1,172.8	1,153.4	1,138.0	1,149.1	1,150.3	1,146.1	1,143.0	1,147.7	1,144.5	1,166.1	1,167.9	1,153.7
30	TOTAL ASSETS ¹⁹	12,604.4	12,793.7	12,838.5	12,853.4	12,862.5	13,023.1	13,139.9	13,199.6	13,270.4	13,280.5	13,205.4	13,306.0

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	8,503.7	8,763.9	8,826.5	8,899.3	8,984.8	9,131.6	9,325.0	9,263.2	9,258.1	9,280.2	9,214.9	9,261.0	
32	Large time deposits	1,485.8	1,491.6	1,498.6	1,499.6	1,486.4	1,475.8	1,514.0	1,534.6	1,547.0	1,539.9	1,527.4	1,546.9	
33	Other deposits	7,017.9	7,272.3	7,327.9	7,399.8	7,498.4	7,655.8	7,811.0	7,728.5	7,711.2	7,740.3	7,687.5	7,714.2	
34	Borrowings	1,597.3	1,572.1	1,563.0	1,570.6	1,553.9	1,552.0	1,545.2	1,583.4	1,601.6	1,600.2	1,578.9	1,601.4	
35	Borrowings from banks in the U.S.	128.1	135.3	134.4	137.4	143.9	143.9	150.5	156.5	160.4	159.7	146.5	149.7	
36	Borrowings from others	1,469.2	1,436.8	1,428.6	1,433.2	1,409.9	1,408.1	1,394.7	1,426.9	1,441.2	1,440.5	1,432.4	1,451.7	
37	Trading liabilities ²⁰	310.4	291.0	283.8	294.0	277.0	280.4	276.8	265.4	264.5	265.5	266.0	269.1	
38	Derivatives with a negative fair value ¹⁷	269.2	255.5	250.2	258.8	244.8	245.7	240.3	227.9	227.3	226.1	224.7	224.5	
39	Other trading liabilities	41.3	35.5	33.6	35.2	32.2	34.7	36.5	37.4	37.2	39.3	41.3	44.7	
40	Net due to related foreign offices	301.5	239.4	225.8	128.5	88.4	81.5	17.1	143.3	195.2	181.2	186.1	206.4	
41	Other liabilities ²¹	461.1	452.8	456.5	465.9	459.8	462.2	466.3	451.7	451.1	451.6	456.5	462.4	
42	TOTAL LIABILITIES ¹⁹	11,174.1	11,319.1	11,355.6	11,358.2	11,363.9	11,507.7	11,630.4	11,707.0	11,770.5	11,778.6	11,702.5	11,800.4	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,430.4	1,474.6	1,482.8	1,495.2	1,498.7	1,515.4	1,509.5	1,492.6	1,500.0	1,501.8	1,502.9	1,505.6	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	24.0	35.7	35.8	39.6	41.8	41.9	39.7	37.7	34.2	32.3	32.5	35.8	
45	Securitized consumer loans ²⁴	17.7	19.3	18.6	20.3	20.5	20.4	20.9	20.7	20.7	20.7	20.6	20.6	
46	Securitized credit cards and other revolving plans	11.9	10.7	10.0	11.5	11.3	11.3	11.8	11.6	11.7	11.7	11.7	11.7	
47	Other securitized consumer loans	5.8	8.6	8.7	8.7	9.2	9.1	9.1	9.1	9.0	9.0	8.9	8.8	
48	Securitized real estate loans ²⁴	790.3	818.4	803.3	805.7	806.7	804.4	801.3	799.8	798.3	798.6	799.0	798.0	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 8, 2013

Account		2012 Jan	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	Week ending				
										Feb 6	Feb 13	Feb 20	Feb 27	
ASSETS														
1	Bank credit	8,649.3	8,910.7	8,926.9	8,947.0	8,971.4	9,016.1	9,083.3	9,112.4	9,111.2	9,103.0	9,100.4	9,111.2	
2	Securities in bank credit ²	2,329.9	2,438.1	2,442.1	2,447.6	2,456.7	2,480.8	2,522.3	2,523.6	2,528.0	2,523.9	2,515.5	2,511.3	
3	Treasury and agency securities ³	1,631.4	1,729.4	1,731.4	1,727.5	1,726.6	1,741.7	1,766.0	1,760.6	1,766.0	1,761.6	1,752.6	1,747.1	
4	Mortgage-backed securities (MBS) ⁴	1,251.2	1,308.7	1,311.8	1,313.2	1,303.4	1,307.8	1,318.2	1,315.9	1,328.5	1,325.7	1,317.1	1,315.5	
5	Non-MBS ⁵	380.1	420.8	419.6	414.4	423.2	433.9	447.9	444.7	437.6	435.9	435.5	431.7	
6	Other securities	698.5	708.6	710.6	720.1	730.1	739.1	756.2	763.0	761.9	762.3	762.9	764.1	
7	Mortgage-backed securities ⁶	127.6	130.0	131.2	131.4	131.1	134.0	134.0	134.0	134.4	133.7	133.3	133.1	
8	Non-MBS ⁷	570.9	578.6	579.4	588.6	599.0	605.1	622.2	629.0	627.6	628.6	629.6	631.0	
9	Loans and leases in bank credit ⁸	6,319.4	6,472.6	6,484.9	6,499.4	6,514.7	6,535.4	6,561.0	6,588.8	6,583.2	6,579.1	6,584.9	6,599.9	
10	Commercial and industrial loans	1,105.7	1,196.8	1,206.7	1,213.7	1,228.0	1,234.0	1,252.7	1,267.5	1,268.8	1,267.7	1,270.3	1,274.9	
11	Real estate loans	3,474.4	3,497.3	3,497.0	3,502.0	3,492.9	3,516.1	3,513.3	3,522.2	3,520.4	3,515.3	3,512.2	3,522.3	
12	Revolving home equity loans	549.0	532.6	529.2	525.1	520.3	517.6	514.1	510.2	508.6	508.5	508.3	507.5	
13	Closed-end residential loans ⁹	1,542.1	1,575.0	1,578.5	1,587.5	1,582.8	1,608.1	1,606.1	1,617.5	1,618.4	1,614.3	1,612.2	1,622.2	
14	Commercial real estate loans ¹⁰	1,383.3	1,389.8	1,389.3	1,389.5	1,389.9	1,390.4	1,393.1	1,394.5	1,393.4	1,392.5	1,391.7	1,392.5	
15	Consumer loans	1,087.1	1,105.2	1,106.4	1,107.6	1,109.2	1,111.2	1,112.8	1,111.9	1,113.0	1,114.4	1,114.0	1,117.0	
16	Credit cards and other revolving plans	594.9	602.1	602.8	602.0	601.4	602.0	601.8	600.8	601.9	602.2	600.7	602.4	
17	Other consumer loans ¹¹	492.2	503.1	503.5	505.7	507.8	509.2	511.1	511.1	511.1	512.2	513.3	514.6	
18	Other loans and leases	652.3	673.4	674.8	676.1	684.5	674.1	682.2	687.2	681.0	681.7	688.4	685.7	
19	Fed funds and reverse RPs with nonbanks ¹²	153.3	144.4	139.4	138.9	146.3	138.5	144.3	143.5	135.4	133.5	141.6	139.7	
20	All other loans and leases ¹³	499.0	529.0	535.5	537.2	538.2	535.5	537.8	543.6	545.6	548.2	546.7	546.0	
21	LESS: Allowance for loan and lease losses	174.6	158.9	157.4	154.8	150.2	148.3	146.1	145.7	144.4	144.1	144.0	143.0	
22	Interbank loans ¹²	89.3	92.0	90.9	91.4	96.9	93.1	101.2	105.5	107.2	103.4	93.3	95.0	
23	Fed funds and reverse RPs with banks ¹²	79.7	81.9	81.0	81.4	87.4	83.6	92.2	96.3	97.8	94.0	84.3	85.8	
24	Loans to commercial banks ¹⁴	9.6	10.1	9.9	10.0	9.5	9.5	9.0	9.2	9.4	9.4	9.0	9.2	
25	Cash assets ¹⁵	842.0	879.0	891.7	861.6	875.1	903.8	923.7	859.0	915.1	934.5	920.0	948.9	
26	Trading assets ¹⁶	177.0	191.2	180.3	175.5	165.4	170.1	174.7	168.3	169.0	168.7	168.8	164.1	
27	Derivatives with a positive fair value ¹⁷	160.0	172.8	161.8	155.7	144.4	148.8	152.5	147.4	146.7	146.2	147.0	142.1	
28	Other trading assets	17.0	18.3	18.5	19.8	21.1	21.3	22.2	20.8	22.2	22.5	21.8	22.0	
29	Other assets ¹⁸	1,128.2	1,116.3	1,099.4	1,096.2	1,096.3	1,091.9	1,089.4	1,096.5	1,100.4	1,117.8	1,119.7	1,101.3	
30	TOTAL ASSETS ¹⁹	10,711.1	11,030.2	11,031.9	11,016.8	11,054.9	11,126.7	11,226.2	11,195.8	11,258.6	11,283.2	11,258.1	11,277.5	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012 Jan	2012 Jul	2012 Aug	2012 Sep	2012 Oct	2012 Nov	2012 Dec	2013 Jan	Week ending				
										Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	7,637.1	7,963.6	8,005.6	8,048.2	8,115.7	8,217.1	8,329.4	8,318.7	8,332.3	8,337.3	8,322.6	8,321.0	
32	Large time deposits	720.7	750.6	743.1	736.7	731.2	722.9	734.0	723.8	723.7	723.2	720.6	721.5	
33	Other deposits	6,916.4	7,213.0	7,262.5	7,311.5	7,384.4	7,494.2	7,595.4	7,594.9	7,608.6	7,614.1	7,602.0	7,599.5	
34	Borrowings	1,033.0	1,005.1	988.4	986.7	975.2	955.2	950.3	957.0	947.2	938.4	926.9	933.9	
35	Borrowings from banks in the U.S.	95.6	99.0	97.6	95.7	98.9	100.5	107.4	111.9	116.5	113.6	104.5	106.8	
36	Borrowings from others	937.4	906.1	890.8	890.9	876.3	854.6	842.9	845.1	830.7	824.8	822.4	827.1	
37	Trading liabilities ²⁰	179.5	169.4	156.0	150.5	146.4	144.4	144.0	138.7	141.4	142.0	144.6	146.7	
38	Derivatives with a negative fair value ¹⁷	147.0	145.0	133.8	128.2	124.7	123.0	120.7	113.9	115.7	116.4	116.1	116.0	
39	Other trading liabilities	32.5	24.3	22.3	22.4	21.7	21.4	23.3	24.8	25.7	25.6	28.5	30.7	
40	Net due to related foreign offices	41.3	-5.3	-6.0	-29.6	-59.5	-78.2	-99.5	-89.0	-71.9	-56.7	-49.8	-55.8	
41	Other liabilities ²¹	409.3	405.3	401.7	398.7	393.7	391.6	397.9	394.7	397.2	391.5	400.7	397.5	
42	TOTAL LIABILITIES ¹⁹	9,300.2	9,538.1	9,545.8	9,554.5	9,571.5	9,630.0	9,722.1	9,720.1	9,746.2	9,752.5	9,744.9	9,743.3	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,410.9	1,492.1	1,486.2	1,462.3	1,483.4	1,496.7	1,504.2	1,475.7	1,512.4	1,530.7	1,513.2	1,534.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	29.6	39.3	39.5	42.9	44.9	44.3	41.9	40.2	36.8	34.9	35.1	38.2	
45	Securitized consumer loans ²⁴	17.5	19.5	19.1	20.7	20.6	20.5	20.6	20.5	20.8	20.8	20.8	20.6	
46	Securitized credit cards and other revolving plans	11.6	10.7	10.2	11.9	11.6	11.4	11.5	11.3	11.6	11.7	11.7	11.6	
47	Other securitized consumer loans	5.9	8.8	8.9	8.8	9.1	9.1	9.1	9.2	9.1	9.1	9.1	9.0	
48	Securitized real estate loans ²⁴	793.6	813.2	802.6	804.4	805.1	803.1	803.9	804.2	802.9	802.7	803.0	801.9	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	8,670.3	8,865.8	8,913.7	8,963.3	8,999.8	9,058.4	9,138.7	9,133.7	9,127.1	9,103.4	9,073.9	9,100.7
2	Securities in bank credit ²	2,321.2	2,420.9	2,442.2	2,462.3	2,473.6	2,501.0	2,526.3	2,514.8	2,510.8	2,513.0	2,506.6	2,505.7
3	Treasury and agency securities ³	1,627.0	1,719.1	1,734.3	1,734.3	1,733.2	1,751.3	1,768.4	1,754.9	1,752.3	1,753.2	1,747.7	1,744.1
4	Mortgage-backed securities (MBS) ⁴	1,251.8	1,301.1	1,309.8	1,314.6	1,307.5	1,315.7	1,323.2	1,315.7	1,323.3	1,320.9	1,314.0	1,313.2
5	Non-MBS ⁵	375.2	418.0	424.5	419.7	425.7	435.6	445.2	439.2	429.0	432.3	433.7	430.9
6	Other securities	694.2	701.8	707.9	728.0	740.4	749.7	757.9	759.9	758.5	759.8	758.9	761.5
7	Mortgage-backed securities ⁶	126.7	129.1	130.9	131.3	131.6	135.1	133.5	133.2	133.4	133.2	133.7	133.8
8	Non-MBS ⁷	567.5	572.7	577.0	596.7	608.8	614.6	624.4	626.7	625.1	626.6	625.2	627.7
9	Loans and leases in bank credit ⁸	6,349.1	6,444.9	6,471.5	6,501.0	6,526.2	6,557.4	6,612.4	6,618.9	6,616.4	6,590.4	6,567.3	6,595.0
10	Commercial and industrial loans	1,104.1	1,190.1	1,201.0	1,211.5	1,229.1	1,236.3	1,256.9	1,266.0	1,267.0	1,265.5	1,271.0	1,277.8
11	Real estate loans	3,483.7	3,490.6	3,496.2	3,501.2	3,496.1	3,528.6	3,527.0	3,531.9	3,543.0	3,523.1	3,498.6	3,515.9
12	Revolving home equity loans	549.2	532.5	529.8	526.4	520.5	517.9	514.5	510.1	507.9	507.8	507.6	506.7
13	Closed-end residential loans ⁹	1,548.5	1,569.5	1,580.3	1,588.2	1,589.4	1,620.1	1,615.7	1,623.5	1,638.4	1,619.7	1,596.1	1,613.3
14	Commercial real estate loans ¹⁰	1,386.0	1,388.6	1,386.1	1,386.6	1,386.2	1,390.6	1,396.9	1,398.4	1,396.7	1,395.6	1,394.8	1,395.9
15	Consumer loans	1,103.6	1,098.8	1,105.8	1,109.4	1,107.5	1,111.8	1,129.7	1,128.7	1,121.5	1,119.1	1,117.8	1,117.0
16	Credit cards and other revolving plans	608.5	598.3	602.9	602.3	599.8	603.1	619.0	614.4	606.2	603.6	602.0	600.8
17	Other consumer loans ¹¹	495.2	500.5	502.9	507.1	507.7	508.7	510.7	514.3	515.3	515.6	515.8	516.2
18	Other loans and leases	657.7	665.4	668.6	678.9	693.4	680.7	698.8	692.2	684.9	682.6	680.0	684.3
19	Fed funds and reverse RPs with nonbanks ¹²	156.6	135.4	133.6	138.8	151.0	142.3	152.2	146.8	142.2	139.9	141.1	143.5
20	All other loans and leases ¹³	501.1	530.0	534.9	540.2	542.4	538.4	546.6	545.4	542.7	542.7	538.8	540.8
21	LESS: Allowance for loan and lease losses	173.1	158.2	157.9	155.2	149.3	148.5	146.0	144.5	145.1	144.8	144.4	143.7
22	Interbank loans ¹²	91.4	88.4	88.4	91.8	98.3	97.8	107.3	108.0	109.3	108.9	92.8	96.5
23	Fed funds and reverse RPs with banks ¹²	81.5	78.6	78.7	81.9	88.6	88.3	97.9	98.6	99.5	99.3	83.8	87.1
24	Loans to commercial banks ¹⁴	9.9	9.8	9.7	9.9	9.7	9.6	9.4	9.5	9.8	9.6	9.1	9.3
25	Cash assets ¹⁵	856.2	868.4	864.1	859.3	871.4	926.4	975.7	877.2	877.8	925.4	916.3	950.9
26	Trading assets ¹⁶	175.0	189.9	184.9	181.9	170.5	174.4	172.7	165.7	165.3	164.5	164.1	161.4
27	Derivatives with a positive fair value ¹⁷	157.5	171.3	166.1	161.8	150.1	153.9	150.9	144.5	143.0	142.6	142.9	140.0
28	Other trading assets	17.6	18.6	18.7	20.1	20.4	20.5	21.8	21.2	22.3	21.9	21.3	21.4
29	Other assets ¹⁸	1,133.3	1,108.6	1,092.2	1,096.0	1,099.0	1,096.2	1,093.8	1,099.6	1,098.9	1,118.7	1,121.0	1,099.5
30	TOTAL ASSETS ¹⁹	10,753.1	10,962.8	10,985.4	11,036.9	11,089.6	11,204.6	11,342.1	11,239.7	11,233.4	11,276.1	11,223.7	11,265.3

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	7,648.1	7,926.8	7,974.6	8,034.8	8,131.5	8,278.2	8,432.5	8,332.2	8,314.1	8,334.3	8,275.8	8,304.1	
32	Large time deposits	714.9	758.3	750.7	743.3	740.8	730.4	738.4	718.8	718.0	714.5	709.8	709.8	
33	Other deposits	6,933.2	7,168.5	7,223.8	7,291.5	7,390.6	7,547.8	7,694.1	7,613.3	7,596.1	7,619.8	7,565.9	7,594.3	
34	Borrowings	1,037.7	990.3	974.0	981.8	975.0	951.0	952.6	961.6	962.4	962.4	951.2	957.1	
35	Borrowings from banks in the U.S.	96.4	97.2	94.9	95.8	100.7	100.9	108.9	113.0	117.8	117.3	103.6	105.3	
36	Borrowings from others	941.3	893.0	879.1	886.0	874.2	850.2	843.7	848.6	844.6	845.1	847.7	851.7	
37	Trading liabilities ²⁰	179.8	167.0	160.6	157.4	147.3	148.4	145.1	137.7	138.7	138.8	141.3	144.4	
38	Derivatives with a negative fair value ¹⁷	149.3	141.9	137.2	133.3	125.4	125.7	121.0	114.1	114.5	113.9	114.2	115.0	
39	Other trading liabilities	30.6	25.1	23.3	24.1	22.0	22.7	24.1	23.6	24.2	25.0	27.1	29.5	
40	Net due to related foreign offices	53.1	8.1	-3.9	-34.7	-64.2	-88.1	-98.4	-73.3	-71.9	-50.9	-44.4	-39.6	
41	Other liabilities ²¹	407.3	399.5	400.7	405.9	404.8	403.2	404.2	392.5	393.8	393.3	400.4	397.2	
42	TOTAL LIABILITIES ¹⁹	9,326.0	9,491.6	9,506.0	9,545.2	9,594.4	9,692.7	9,836.1	9,750.6	9,737.0	9,777.8	9,724.3	9,763.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,427.1	1,471.2	1,479.4	1,491.7	1,495.2	1,511.9	1,506.0	1,489.1	1,496.4	1,498.3	1,499.4	1,502.1	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	29.6	39.3	39.5	42.9	44.9	44.3	41.9	40.2	36.8	34.9	35.1	38.2	
45	Securitized consumer loans ²⁴	17.7	19.3	18.6	20.3	20.5	20.4	20.9	20.7	20.7	20.7	20.6	20.6	
46	Securitized credit cards and other revolving plans	11.9	10.7	10.0	11.5	11.3	11.3	11.8	11.6	11.7	11.7	11.7	11.7	
47	Other securitized consumer loans	5.8	8.6	8.7	8.7	9.2	9.1	9.1	9.1	9.0	9.0	8.9	8.8	
48	Securitized real estate loans ²⁴	790.3	818.4	803.3	805.7	806.7	804.4	801.3	799.8	798.3	798.6	799.0	798.0	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	5,620.1	5,747.3	5,750.1	5,760.7	5,781.7	5,835.2	5,884.2	5,896.5	5,895.2	5,882.6	5,880.5	5,890.3
2	Securities in bank credit ²	1,536.2	1,618.6	1,616.8	1,619.4	1,624.4	1,654.8	1,684.2	1,675.6	1,679.9	1,673.6	1,667.5	1,665.6
3	Treasury and agency securities ³	1,051.3	1,138.6	1,135.8	1,130.4	1,129.4	1,152.7	1,172.4	1,161.1	1,166.0	1,159.5	1,153.8	1,151.5
4	Mortgage-backed securities (MBS) ⁴	855.1	894.6	896.8	897.5	888.9	899.8	907.5	903.5	914.7	909.7	904.5	904.8
5	Non-MBS ⁵	196.2	243.9	239.1	232.9	240.5	253.0	264.9	257.6	251.3	249.8	249.3	246.6
6	Other securities	484.8	480.0	480.9	489.0	495.1	502.0	511.8	514.5	513.9	514.1	513.7	514.1
7	Mortgage-backed securities ⁶	110.5	112.8	114.5	114.9	114.8	118.4	118.7	117.9	119.0	118.6	117.9	117.6
8	Non-MBS ⁷	374.4	367.2	366.4	374.1	380.3	383.6	393.2	396.5	394.9	395.5	395.8	396.5
9	Loans and leases in bank credit ⁸	4,083.9	4,128.7	4,133.3	4,141.3	4,157.3	4,180.4	4,200.0	4,220.9	4,215.3	4,209.0	4,213.1	4,224.7
10	Commercial and industrial loans	726.5	784.2	791.2	795.7	805.2	811.6	824.2	834.3	834.1	832.6	834.3	838.9
11	Real estate loans	2,051.1	2,034.4	2,032.9	2,035.1	2,032.3	2,060.3	2,059.4	2,068.8	2,069.6	2,062.7	2,059.3	2,067.2
12	Revolving home equity loans	439.0	421.5	418.8	415.4	411.0	409.2	408.9	406.2	405.3	405.5	405.5	404.8
13	Closed-end residential loans ⁹	1,054.3	1,065.0	1,067.1	1,072.7	1,074.4	1,103.2	1,100.7	1,111.6	1,115.2	1,109.7	1,107.4	1,116.8
14	Commercial real estate loans ¹⁰	557.8	547.9	547.0	547.0	546.8	548.0	549.9	550.9	549.1	547.5	546.4	545.6
15	Consumer loans	787.2	785.1	785.1	785.4	786.7	787.5	791.3	789.5	789.8	790.9	790.5	791.9
16	Credit cards and other revolving plans	431.0	424.6	423.7	422.8	421.5	421.2	420.4	419.7	420.4	420.8	419.6	420.6
17	Other consumer loans ¹¹	356.2	360.5	361.4	362.6	365.2	366.3	370.8	369.8	369.4	370.1	370.9	371.3
18	Other loans and leases	519.1	524.9	524.1	525.1	533.1	521.0	525.1	528.3	521.8	522.8	529.0	526.8
19	Fed funds and reverse RPs with nonbanks ¹²	150.3	141.6	136.7	136.4	143.7	134.6	139.9	138.1	129.8	127.7	135.8	134.1
20	All other loans and leases ¹³	368.9	383.3	387.4	388.7	389.4	386.4	385.3	390.2	392.0	395.1	393.1	392.7
21	LESS: Allowance for loan and lease losses	125.9	112.8	111.6	109.9	105.2	103.4	101.4	100.9	100.1	100.1	100.2	99.4
22	Interbank loans ¹²	46.3	47.8	43.6	42.8	44.0	40.8	42.4	46.4	47.7	46.4	43.5	44.3
23	Fed funds and reverse RPs with banks ¹²	38.4	39.2	35.3	34.4	36.1	32.6	34.5	38.2	39.3	37.9	35.4	36.0
24	Loans to commercial banks ¹⁴	7.9	8.6	8.3	8.4	7.9	8.2	7.9	8.2	8.4	8.5	8.1	8.2
25	Cash assets ¹⁵	544.9	569.1	577.4	555.3	559.2	575.1	574.4	528.4	566.3	577.9	555.9	575.0
26	Trading assets ¹⁶	171.6	185.5	175.1	170.6	160.4	165.1	169.4	162.4	163.1	162.8	162.8	158.2
27	Derivatives with a positive fair value ¹⁷	154.7	167.3	156.7	150.8	139.5	144.2	147.5	141.9	141.1	140.7	141.5	136.6
28	Other trading assets	16.9	18.2	18.4	19.8	20.9	21.0	21.9	20.5	21.9	22.1	21.3	21.5
29	Other assets ¹⁸	878.0	854.4	840.3	839.7	838.0	835.0	833.8	840.3	845.2	859.2	862.7	848.6
30	TOTAL ASSETS¹⁹	7,135.0	7,291.2	7,274.9	7,259.2	7,278.2	7,347.8	7,402.8	7,373.2	7,417.3	7,428.8	7,405.2	7,417.0

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	4,877.5	5,055.6	5,077.8	5,111.5	5,157.7	5,252.5	5,332.3	5,320.3	5,331.6	5,334.9	5,318.6	5,314.9	
32	Large time deposits	320.7	345.0	338.0	333.3	331.3	326.1	340.1	326.6	325.4	324.1	321.2	322.1	
33	Other deposits	4,556.8	4,710.6	4,739.9	4,778.1	4,826.4	4,926.4	4,992.2	4,993.7	5,006.2	5,010.7	4,997.5	4,992.8	
34	Borrowings	742.4	722.1	710.0	713.1	704.0	691.0	687.4	691.9	684.5	675.1	663.8	671.1	
35	Borrowings from banks in the U.S.	55.0	55.5	54.2	51.7	55.4	57.0	64.0	65.8	71.3	67.4	58.7	61.5	
36	Borrowings from others	687.5	666.7	655.8	661.4	648.6	634.0	623.4	626.1	613.2	607.7	605.1	609.6	
37	Trading liabilities ²⁰	175.2	164.6	151.6	146.3	142.2	140.3	139.7	133.9	136.3	136.9	139.4	141.4	
38	Derivatives with a negative fair value ¹⁷	143.4	141.0	130.0	124.5	121.2	119.6	117.0	109.8	111.5	112.3	111.8	111.6	
39	Other trading liabilities	31.8	23.6	21.6	21.8	21.0	20.8	22.6	24.1	24.8	24.6	27.6	29.7	
40	Net due to related foreign offices	-5.8	-43.5	-46.6	-70.8	-97.4	-109.6	-132.5	-128.4	-112.3	-98.0	-91.1	-96.1	
41	Other liabilities ²¹	344.1	335.5	331.1	330.8	326.2	322.9	330.2	324.8	330.4	324.7	335.7	333.4	
42	TOTAL LIABILITIES ¹⁹	6,133.5	6,234.3	6,223.9	6,230.9	6,232.8	6,297.1	6,357.1	6,342.5	6,370.6	6,373.6	6,366.4	6,364.6	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,001.5	1,056.9	1,051.0	1,028.3	1,045.4	1,050.7	1,045.7	1,030.7	1,046.8	1,055.1	1,038.8	1,052.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.1	31.9	31.2	34.6	36.1	36.0	33.6	32.7	30.1	28.3	28.5	31.6	
45	Securitized consumer loans ²⁴	5.0	7.0	7.1	7.0	7.0	6.9	6.9	7.0	6.9	6.8	6.8	6.8	
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	5.0	6.8	6.9	6.9	6.8	6.8	6.8	6.9	6.8	6.7	6.7	6.7	
48	Securitized real estate loans ²⁴	773.5	792.5	782.0	783.8	784.4	782.2	783.0	782.5	781.4	781.3	781.6	780.6	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	5,642.1	5,711.6	5,737.1	5,774.9	5,804.3	5,864.0	5,924.0	5,917.0	5,908.6	5,886.6	5,863.6	5,883.2
2	Securities in bank credit ²	1,534.3	1,606.4	1,617.4	1,632.8	1,640.2	1,670.2	1,690.0	1,672.2	1,664.1	1,661.7	1,657.8	1,658.5
3	Treasury and agency securities ³	1,048.3	1,132.9	1,139.9	1,138.6	1,137.6	1,161.2	1,175.2	1,156.2	1,151.0	1,148.7	1,146.1	1,144.9
4	Mortgage-backed securities (MBS) ⁴	856.6	890.5	897.8	901.0	893.8	905.9	912.8	903.8	908.9	904.1	900.3	900.4
5	Non-MBS ⁵	191.7	242.4	242.1	237.6	243.8	255.2	262.5	252.4	242.1	244.6	245.8	244.4
6	Other securities	485.9	473.5	477.5	494.2	502.6	509.0	514.8	516.1	513.1	513.0	511.7	513.6
7	Mortgage-backed securities ⁶	110.4	112.2	114.2	114.7	115.1	119.1	118.1	117.9	117.9	117.7	117.9	118.1
8	Non-MBS ⁷	375.6	361.4	363.3	379.5	387.5	389.9	396.7	398.2	395.2	395.3	393.8	395.5
9	Loans and leases in bank credit ⁸	4,107.9	4,105.1	4,119.8	4,142.1	4,164.1	4,193.8	4,233.9	4,244.7	4,244.4	4,224.9	4,205.8	4,224.7
10	Commercial and industrial loans	726.1	778.3	786.3	793.6	807.2	813.8	828.5	834.0	834.0	831.9	836.1	842.0
11	Real estate loans	2,058.3	2,028.5	2,031.7	2,035.8	2,032.5	2,067.0	2,066.2	2,076.2	2,086.0	2,070.8	2,051.2	2,062.7
12	Revolving home equity loans	440.1	421.7	419.3	416.2	410.7	408.6	408.9	407.3	405.6	405.5	405.5	404.6
13	Closed-end residential loans ⁹	1,059.4	1,060.0	1,067.6	1,074.1	1,077.8	1,110.4	1,105.6	1,116.2	1,129.2	1,115.8	1,097.1	1,109.9
14	Commercial real estate loans ¹⁰	558.8	546.9	544.7	545.5	544.0	548.0	551.7	552.7	551.2	549.5	548.6	548.2
15	Consumer loans	799.0	781.8	784.0	786.3	783.9	786.3	801.0	801.2	796.4	795.2	794.0	792.9
16	Credit cards and other revolving plans	441.0	421.7	422.8	422.9	420.3	422.1	431.8	429.3	424.1	422.7	421.4	420.2
17	Other consumer loans ¹¹	358.1	360.1	361.2	363.3	363.6	364.3	369.2	371.9	372.4	372.5	372.6	372.7
18	Other loans and leases	524.4	516.6	517.9	526.4	540.5	526.6	538.3	533.3	528.0	527.1	524.5	527.2
19	Fed funds and reverse RPs with nonbanks ¹²	153.6	133.0	131.2	136.3	148.2	138.2	147.0	141.6	136.7	134.3	135.6	137.8
20	All other loans and leases ¹³	370.8	383.6	386.7	390.1	392.4	388.4	391.3	391.7	391.3	392.8	388.9	389.4
21	LESS: Allowance for loan and lease losses	125.3	112.4	112.1	110.0	104.2	103.6	101.5	100.3	100.7	100.5	100.3	99.7
22	Interbank loans ¹²	48.9	46.3	42.6	42.2	44.5	42.6	44.7	48.7	49.7	47.1	44.6	46.6
23	Fed funds and reverse RPs with banks ¹²	40.7	38.0	34.3	33.9	36.3	34.2	36.4	40.2	40.8	38.4	36.5	38.2
24	Loans to commercial banks ¹⁴	8.3	8.3	8.2	8.3	8.2	8.4	8.3	8.5	8.8	8.7	8.1	8.4
25	Cash assets ¹⁵	553.2	554.2	549.0	545.3	546.9	581.4	613.4	536.8	543.0	589.3	568.8	598.9
26	Trading assets ¹⁶	169.8	184.4	179.6	176.6	165.3	169.4	167.3	160.2	159.6	159.0	158.3	155.6
27	Derivatives with a positive fair value ¹⁷	152.4	166.0	161.1	156.7	145.1	149.1	145.8	139.2	137.5	137.3	137.3	134.5
28	Other trading assets	17.4	18.4	18.5	19.9	20.2	20.2	21.6	20.9	22.1	21.7	21.1	21.2
29	Other assets ¹⁸	882.9	849.6	834.2	838.2	839.6	838.0	837.2	844.4	845.0	859.4	864.5	846.8
30	TOTAL ASSETS¹⁹	7,171.7	7,233.6	7,230.5	7,267.2	7,296.4	7,391.8	7,485.2	7,406.8	7,405.2	7,440.9	7,399.6	7,431.4

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	4,887.7	5,031.8	5,055.9	5,100.2	5,171.2	5,292.8	5,404.8	5,331.6	5,314.9	5,329.9	5,284.7	5,303.7	
32	Large time deposits	317.5	349.2	342.9	337.8	337.8	330.5	340.3	323.1	323.2	319.5	315.2	315.5	
33	Other deposits	4,570.2	4,682.6	4,713.0	4,762.4	4,833.4	4,962.3	5,064.5	5,008.6	4,991.6	5,010.3	4,969.5	4,988.2	
34	Borrowings	743.6	713.5	701.1	712.0	708.6	690.8	688.5	693.4	694.0	695.6	680.8	686.7	
35	Borrowings from banks in the U.S.	54.8	54.0	51.8	52.3	58.4	59.0	65.9	66.1	71.0	71.0	57.0	59.8	
36	Borrowings from others	688.8	659.5	649.2	659.7	650.2	631.8	622.6	627.3	622.9	624.6	623.8	626.9	
37	Trading liabilities ²⁰	175.5	162.5	156.3	153.0	143.1	144.2	140.7	132.9	133.7	133.7	136.0	139.0	
38	Derivatives with a negative fair value ¹⁷	145.7	138.1	133.6	129.5	121.8	122.2	117.3	110.1	110.3	109.7	109.9	110.6	
39	Other trading liabilities	29.8	24.3	22.6	23.5	21.3	22.0	23.5	22.8	23.4	23.9	26.1	28.5	
40	Net due to related foreign offices	8.7	-32.1	-44.3	-76.3	-103.7	-124.8	-136.5	-113.2	-110.1	-90.9	-85.1	-79.5	
41	Other liabilities ²¹	343.4	331.3	328.7	336.3	335.6	332.0	335.3	323.8	327.2	325.1	334.5	332.1	
42	TOTAL LIABILITIES ¹⁹	6,158.9	6,207.1	6,197.6	6,225.1	6,254.8	6,335.0	6,432.8	6,368.5	6,359.6	6,393.2	6,350.9	6,382.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	1,012.8	1,026.5	1,032.9	1,042.1	1,041.6	1,056.8	1,052.4	1,038.2	1,045.6	1,047.6	1,048.7	1,049.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	23.1	31.9	31.2	34.6	36.1	36.0	33.6	32.7	30.1	28.3	28.5	31.6	
45	Securitized consumer loans ²⁴	4.9	6.9	7.1	7.2	7.0	6.8	6.8	6.9	6.8	6.8	6.7	6.7	
46	Securitized credit cards and other revolving plans	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	
47	Other securitized consumer loans	4.9	6.8	6.9	7.0	6.9	6.6	6.7	6.8	6.7	6.7	6.6	6.6	
48	Securitized real estate loans ²⁴	770.8	797.9	782.6	784.9	786.1	783.5	780.0	778.7	777.2	777.5	777.8	776.9	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	3,029.1	3,163.4	3,176.8	3,186.3	3,189.7	3,181.0	3,199.1	3,215.9	3,216.0	3,220.4	3,219.9	3,220.9
2	Securities in bank credit ²	793.7	819.5	825.3	828.1	832.3	826.0	838.0	848.0	848.1	850.4	848.0	845.7
3	Treasury and agency securities ³	580.0	590.8	595.6	597.1	597.3	589.0	593.6	599.5	600.1	602.1	598.8	595.7
4	Mortgage-backed securities (MBS) ⁴	396.1	414.0	415.0	415.7	414.6	408.0	410.7	412.4	413.8	416.0	412.6	410.6
5	Non-MBS ⁵	183.9	176.8	180.6	181.4	182.7	181.0	183.0	187.0	186.2	186.2	186.2	185.0
6	Other securities	213.7	228.6	229.7	231.0	235.0	237.1	244.4	248.5	248.0	248.2	249.2	250.0
7	Mortgage-backed securities ⁶	17.1	17.2	16.7	16.5	16.3	15.6	15.3	16.1	15.4	15.1	15.4	15.5
8	Non-MBS ⁷	196.5	211.4	213.0	214.5	218.7	221.4	229.1	232.4	232.7	233.2	233.8	234.5
9	Loans and leases in bank credit ⁸	2,235.5	2,344.0	2,351.6	2,358.2	2,357.4	2,355.0	2,361.0	2,367.9	2,367.9	2,370.1	2,371.8	2,375.2
10	Commercial and industrial loans	379.2	412.6	415.5	418.0	422.9	422.4	428.5	433.2	434.7	435.1	436.0	436.1
11	Real estate loans	1,423.3	1,462.9	1,464.1	1,466.9	1,460.7	1,455.8	1,453.9	1,453.4	1,450.7	1,452.6	1,452.9	1,455.0
12	Revolving home equity loans	110.0	111.0	110.4	109.7	109.3	108.4	105.2	103.9	103.2	103.0	102.8	102.7
13	Closed-end residential loans ⁹	487.8	510.0	511.4	514.8	508.3	504.9	505.4	505.9	503.2	504.6	504.8	505.4
14	Commercial real estate loans ¹⁰	825.5	841.9	842.3	842.4	843.1	842.4	843.3	843.6	844.3	845.0	845.3	846.9
15	Consumer loans	299.9	320.0	321.2	322.2	322.4	323.7	321.6	322.4	323.3	323.5	323.6	325.1
16	Credit cards and other revolving plans	163.9	177.5	179.1	179.1	179.8	180.9	181.3	181.1	181.6	181.4	181.1	181.9
17	Other consumer loans ¹¹	136.0	142.5	142.1	143.1	142.6	142.8	140.2	141.3	141.7	142.1	142.4	143.3
18	Other loans and leases	133.1	148.5	150.8	151.0	151.4	153.1	157.0	158.8	159.2	158.9	159.4	159.0
19	Fed funds and reverse RPs with nonbanks ¹²	3.1	2.8	2.7	2.5	2.6	3.9	4.5	5.4	5.6	5.8	5.8	5.7
20	All other loans and leases ¹³	130.1	145.7	148.1	148.5	148.8	149.1	152.6	153.4	153.6	153.1	153.6	153.3
21	LESS: Allowance for loan and lease losses	48.8	46.1	45.8	44.9	45.1	44.9	44.7	44.8	44.3	44.0	43.8	43.7
22	Interbank loans ¹²	43.0	44.1	47.3	48.6	52.9	52.2	58.8	59.1	59.5	57.0	49.8	50.7
23	Fed funds and reverse RPs with banks ¹²	41.3	42.6	45.7	47.0	51.3	51.0	57.8	58.1	58.5	56.1	48.9	49.8
24	Loans to commercial banks ¹⁴	1.6	1.5	1.6	1.6	1.6	1.3	1.1	0.9	1.0	0.9	0.9	0.9
25	Cash assets ¹⁵	297.1	309.9	314.3	306.2	315.9	328.7	349.3	330.6	348.8	356.6	364.0	373.8
26	Trading assets ¹⁶	5.4	5.7	5.2	4.9	5.0	5.0	5.3	5.8	5.9	5.9	6.0	6.0
27	Derivatives with a positive fair value ¹⁷	5.3	5.5	5.1	4.9	4.8	4.7	5.0	5.5	5.6	5.4	5.5	5.5
28	Other trading assets	0.2	0.1	0.1	0.0	0.1	0.3	0.3	0.3	0.3	0.5	0.4	0.5
29	Other assets ¹⁸	250.2	261.9	259.1	256.5	258.3	256.9	255.7	256.1	255.2	258.6	257.0	252.7
30	TOTAL ASSETS¹⁹	3,576.1	3,739.0	3,757.0	3,757.7	3,776.7	3,779.0	3,823.5	3,822.6	3,841.2	3,854.5	3,852.9	3,860.5

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	2,759.6	2,908.0	2,927.8	2,936.7	2,958.0	2,964.6	2,997.0	2,998.4	3,000.7	3,002.4	3,004.0	3,006.1	
32	Large time deposits	399.9	405.6	405.1	403.4	399.9	396.8	393.9	397.2	398.3	399.1	399.4	399.4	
33	Other deposits	2,359.6	2,502.4	2,522.6	2,533.4	2,558.1	2,567.8	2,603.1	2,601.2	2,602.4	2,603.3	2,604.6	2,606.7	
34	Borrowings	290.6	282.9	278.3	273.6	271.2	264.2	262.9	265.1	262.7	263.3	263.0	262.8	
35	Borrowings from banks in the U.S.	40.6	43.5	43.3	44.0	43.5	43.6	43.4	46.1	45.2	46.1	45.7	45.3	
36	Borrowings from others	250.0	239.4	235.0	229.6	227.7	220.6	219.5	219.0	217.5	217.1	217.3	217.5	
37	Trading liabilities ²⁰	4.3	4.8	4.4	4.3	4.2	4.1	4.3	4.8	5.1	5.1	5.2	5.3	
38	Derivatives with a negative fair value ¹⁷	3.6	4.1	3.7	3.7	3.5	3.5	3.7	4.0	4.2	4.2	4.3	4.3	
39	Other trading liabilities	0.7	0.7	0.7	0.6	0.7	0.6	0.7	0.8	0.9	0.9	0.9	1.0	
40	Net due to related foreign offices	47.0	38.3	40.7	41.1	37.9	31.4	33.0	39.4	40.4	41.3	41.3	40.4	
41	Other liabilities ²¹	65.1	69.8	70.6	67.9	67.5	68.7	67.7	69.9	66.8	66.7	65.0	64.1	
42	TOTAL LIABILITIES ¹⁹	3,166.7	3,303.8	3,321.8	3,323.6	3,338.8	3,332.9	3,365.0	3,377.6	3,375.7	3,378.9	3,378.5	3,378.7	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	409.4	435.2	435.2	434.0	437.9	446.0	458.5	445.0	465.6	475.6	474.4	481.8	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.5	7.4	8.3	8.4	8.7	8.3	8.3	7.5	6.8	6.6	6.6	6.6	
45	Securitized consumer loans ²⁴	12.5	12.6	12.1	13.6	13.7	13.6	13.7	13.5	13.9	13.9	14.0	13.8	
46	Securitized credit cards and other revolving plans	11.6	10.6	10.1	11.8	11.5	11.3	11.4	11.2	11.5	11.6	11.6	11.5	
47	Other securitized consumer loans	0.9	2.0	2.0	1.9	2.2	2.3	2.3	2.4	2.4	2.3	2.4	2.3	
48	Securitized real estate loans ²⁴	20.1	20.7	20.6	20.7	20.7	20.9	20.9	21.7	21.5	21.4	21.4	21.3	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	3,028.1	3,154.2	3,176.6	3,188.4	3,195.4	3,194.4	3,214.7	3,216.7	3,218.6	3,216.8	3,210.2	3,217.4
2	Securities in bank credit ²	786.9	814.4	824.8	829.5	833.4	830.8	836.2	842.5	846.7	851.3	848.8	847.2
3	Treasury and agency securities ³	578.7	586.2	594.4	595.7	595.6	590.1	593.2	598.7	601.2	604.6	601.6	599.3
4	Mortgage-backed securities (MBS) ⁴	395.2	410.6	412.0	413.6	413.7	409.7	410.4	411.9	414.3	416.8	413.6	412.8
5	Non-MBS ⁵	183.5	175.6	182.3	182.1	181.9	180.4	182.8	186.8	186.9	187.8	187.9	186.5
6	Other securities	208.3	228.2	230.5	233.8	237.8	240.6	243.1	243.8	245.4	246.7	247.2	247.9
7	Mortgage-backed securities ⁶	16.3	16.9	16.7	16.6	16.5	16.0	15.4	15.3	15.5	15.5	15.9	15.7
8	Non-MBS ⁷	191.9	211.3	213.8	217.2	221.2	224.7	227.6	228.5	230.0	231.3	231.3	232.2
9	Loans and leases in bank credit ⁸	2,241.2	2,339.8	2,351.7	2,358.9	2,362.1	2,363.6	2,378.4	2,374.2	2,371.9	2,365.5	2,361.5	2,370.2
10	Commercial and industrial loans	378.0	411.8	414.7	417.9	422.0	422.5	428.4	432.0	433.0	433.6	434.8	435.8
11	Real estate loans	1,425.3	1,462.1	1,464.5	1,465.4	1,463.6	1,461.5	1,460.9	1,455.7	1,457.0	1,452.3	1,447.4	1,453.2
12	Revolving home equity loans	109.0	110.8	110.5	110.2	109.8	109.3	105.6	102.8	102.3	102.3	102.1	102.1
13	Closed-end residential loans ⁹	489.0	509.5	512.7	514.1	511.6	509.7	510.1	507.3	509.2	504.0	499.1	503.4
14	Commercial real estate loans ¹⁰	827.2	841.7	841.4	841.1	842.2	842.5	845.1	845.7	845.5	846.1	846.2	847.7
15	Consumer loans	304.6	317.1	321.8	323.1	323.6	325.5	328.7	327.5	325.1	324.0	323.7	324.2
16	Credit cards and other revolving plans	167.5	176.6	180.0	179.3	179.5	181.0	187.2	185.1	182.1	180.9	180.6	180.6
17	Other consumer loans ¹¹	137.1	140.4	141.8	143.8	144.2	144.5	141.5	142.4	142.9	143.1	143.2	143.6
18	Other loans and leases	133.3	148.8	150.7	152.5	152.8	154.1	160.5	158.9	156.9	155.6	155.5	157.1
19	Fed funds and reverse RPs with nonbanks ¹²	3.0	2.4	2.4	2.5	2.8	4.0	5.2	5.3	5.5	5.6	5.5	5.8
20	All other loans and leases ¹³	130.4	146.4	148.3	150.0	150.0	150.1	155.3	153.7	151.4	150.0	150.0	151.4
21	LESS: Allowance for loan and lease losses	47.8	45.7	45.8	45.2	45.1	45.0	44.5	44.2	44.3	44.3	44.1	44.0
22	Interbank loans ¹²	42.4	42.1	45.8	49.6	53.8	55.2	62.5	59.3	59.7	61.8	48.2	49.9
23	Fed funds and reverse RPs with banks ¹²	40.8	40.6	44.4	48.0	52.2	54.0	61.5	58.4	58.7	60.9	47.3	49.0
24	Loans to commercial banks ¹⁴	1.7	1.5	1.5	1.6	1.6	1.2	1.1	0.9	1.0	0.9	0.9	0.9
25	Cash assets ¹⁵	303.0	314.2	315.1	314.0	324.5	344.9	362.2	340.3	334.8	336.1	347.5	352.0
26	Trading assets ¹⁶	5.2	5.5	5.3	5.2	5.2	5.0	5.3	5.5	5.7	5.6	5.8	5.8
27	Derivatives with a positive fair value ¹⁷	5.1	5.2	5.0	5.0	5.0	4.8	5.1	5.3	5.5	5.3	5.6	5.5
28	Other trading assets	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.3
29	Other assets ¹⁸	250.4	259.0	258.0	257.8	259.4	258.2	256.6	255.2	253.9	259.3	256.5	252.7
30	TOTAL ASSETS¹⁹	3,581.4	3,729.2	3,754.9	3,769.7	3,793.2	3,812.8	3,856.8	3,833.0	3,828.2	3,835.3	3,824.1	3,833.9

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	2,760.4	2,895.1	2,918.7	2,934.7	2,960.2	2,985.4	3,027.7	3,000.6	2,999.2	3,004.4	2,991.1	3,000.4	
32	Large time deposits	397.4	409.1	407.8	405.6	403.0	399.9	398.1	395.8	394.8	394.9	394.6	394.3	
33	Other deposits	2,362.9	2,485.9	2,510.9	2,529.1	2,557.3	2,585.5	2,629.6	2,604.8	2,604.4	2,609.5	2,596.4	2,606.1	
34	Borrowings	294.1	276.7	272.9	269.8	266.4	260.3	264.1	268.2	268.4	266.8	270.4	270.4	
35	Borrowings from banks in the U.S.	41.6	43.2	43.1	43.5	42.3	41.9	43.0	46.9	46.7	46.3	46.6	45.6	
36	Borrowings from others	252.6	233.5	229.8	226.3	224.1	218.4	221.1	221.3	221.6	220.5	223.8	224.8	
37	Trading liabilities ²⁰	4.3	4.5	4.3	4.4	4.2	4.2	4.4	4.7	5.1	5.1	5.3	5.4	
38	Derivatives with a negative fair value ¹⁷	3.6	3.7	3.6	3.8	3.6	3.5	3.7	4.0	4.2	4.1	4.3	4.4	
39	Other trading liabilities	0.7	0.8	0.7	0.6	0.6	0.7	0.7	0.7	0.8	1.0	1.0	1.0	
40	Net due to related foreign offices	44.4	40.1	40.4	41.6	39.6	36.7	38.2	39.9	38.2	40.0	40.7	39.9	
41	Other liabilities ²¹	63.8	68.2	72.0	69.6	69.1	71.2	68.9	68.7	66.6	68.2	65.9	65.0	
42	TOTAL LIABILITIES ¹⁹	3,167.1	3,284.6	3,308.4	3,320.1	3,339.6	3,357.8	3,403.3	3,382.1	3,377.4	3,384.6	3,373.4	3,381.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	414.4	444.7	446.5	449.6	453.6	455.0	453.6	450.9	450.8	450.7	450.7	452.7	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	6.5	7.4	8.3	8.4	8.7	8.3	8.3	7.5	6.8	6.6	6.6	6.6	
45	Securitized consumer loans ²⁴	12.8	12.3	11.6	13.1	13.5	13.7	14.1	13.8	13.9	13.9	13.9	13.9	
46	Securitized credit cards and other revolving plans	11.9	10.5	9.8	11.4	11.2	11.2	11.7	11.5	11.6	11.6	11.6	11.6	
47	Other securitized consumer loans	0.9	1.8	1.8	1.7	2.3	2.5	2.4	2.3	2.3	2.3	2.3	2.2	
48	Securitized real estate loans ²⁴	19.6	20.5	20.7	20.8	20.6	20.9	21.3	21.2	21.1	21.1	21.1	21.1	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	822.0	844.3	853.1	858.1	850.3	855.2	865.2	865.6	875.3	880.2	882.2	871.3
2	Securities in bank credit ²	199.7	201.0	202.8	209.3	209.4	209.8	214.3	210.3	208.0	208.2	207.9	205.8
3	Treasury and agency securities ³	94.3	98.8	101.3	107.9	108.6	109.3	111.5	107.4	106.9	107.6	107.5	105.3
4	Mortgage-backed securities (MBS) ⁴	19.1	23.0	22.3	22.6	22.2	22.9	23.2	22.3	20.4	20.5	20.5	20.3
5	Non-MBS ⁵	75.2	75.8	79.0	85.3	86.4	86.4	88.3	85.2	86.5	87.1	87.0	85.0
6	Other securities	105.4	102.2	101.4	101.3	100.7	100.5	102.8	102.9	101.1	100.6	100.4	100.5
7	Mortgage-backed securities ⁶	9.0	7.7	7.6	7.6	6.9	6.7	6.7	7.0	6.8	6.8	7.0	6.9
8	Non-MBS ⁷	96.4	94.4	93.8	93.7	93.9	93.8	96.1	95.9	94.2	93.8	93.4	93.6
9	Loans and leases in bank credit ⁸	622.3	643.4	650.3	648.8	641.0	645.4	650.9	655.2	667.3	672.0	674.2	665.5
10	Commercial and industrial loans	243.7	253.9	255.0	251.1	251.4	249.8	252.2	253.2	259.8	259.8	259.7	254.6
11	Real estate loans	32.7	30.1	30.1	29.7	29.7	30.0	29.7	30.5	29.8	29.5	28.9	27.7
12	Revolving home equity loans	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	2.0	1.4	1.4	1.1	1.3	1.4	1.6	1.3	1.0	1.0	0.9	1.2
14	Commercial real estate loans ¹⁰	30.6	28.5	28.4	28.4	28.1	28.3	28.0	29.0	28.7	28.3	27.8	26.3
15	Consumer loans	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.8	1.9	1.9	1.9	1.8
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.8	1.9	1.9	1.9	1.8
18	Other loans and leases	344.1	357.6	363.5	366.3	358.3	363.9	367.3	369.7	375.8	380.9	383.7	381.4
19	Fed funds and reverse RPs with nonbanks ¹²	126.9	154.0	160.9	169.5	163.4	169.9	171.3	172.2	173.6	177.7	181.4	181.2
20	All other loans and leases ¹³	217.1	203.6	202.6	196.9	194.9	194.0	196.0	197.6	202.2	203.1	202.3	200.1
21	LESS: Allowance for loan and lease losses	0.8	0.8	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.6
22	Interbank loans ¹²	25.2	27.0	27.2	26.3	24.5	25.3	23.1	25.7	25.4	23.8	24.5	24.8
23	Fed funds and reverse RPs with banks ¹²	23.0	24.9	25.0	24.1	22.5	23.2	21.1	23.5	23.2	21.8	22.6	22.9
24	Loans to commercial banks ¹⁴	2.2	2.1	2.2	2.2	2.0	2.1	2.0	2.2	2.3	2.1	1.9	1.9
25	Cash assets ¹⁵	802.5	766.1	779.8	750.3	724.7	783.8	753.2	868.4	904.3	881.5	836.2	935.5
26	Trading assets ¹⁶	138.5	134.0	130.6	136.2	131.3	126.4	129.9	128.3	124.7	123.7	123.3	119.1
27	Derivatives with a positive fair value ¹⁷	128.9	125.1	121.8	126.9	121.8	117.5	119.9	118.2	115.5	115.0	115.1	112.0
28	Other trading assets	9.6	8.9	8.8	9.3	9.5	8.9	10.0	10.1	9.2	8.7	8.2	7.0
29	Other assets ¹⁸	42.3	48.9	47.2	52.3	51.5	49.0	50.3	51.2	47.1	45.2	47.1	52.5
30	TOTAL ASSETS¹⁹	1,829.6	1,819.6	1,837.2	1,822.6	1,781.6	1,839.0	1,821.0	1,938.4	1,976.2	1,953.9	1,912.6	2,002.6

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	846.7	850.0	857.0	866.8	861.7	867.5	896.5	922.5	938.7	944.3	942.1	956.8	
32	Large time deposits	761.6	746.1	754.8	758.1	751.5	758.9	781.7	806.9	820.9	822.0	818.1	836.8	
33	Other deposits	85.1	103.9	102.3	108.7	110.2	108.6	114.8	115.6	117.8	122.3	123.9	120.0	
34	Borrowings	565.1	579.4	581.1	589.9	593.0	605.8	598.5	625.0	629.5	631.6	618.9	637.4	
35	Borrowings from banks in the U.S.	32.6	37.7	38.0	39.9	42.1	42.0	42.8	44.1	44.3	44.1	44.7	45.6	
36	Borrowings from others	532.5	541.8	543.0	550.1	550.9	563.9	555.7	580.9	585.2	587.5	574.2	591.8	
37	Trading liabilities ²⁰	131.8	127.1	122.9	128.3	127.9	128.1	130.1	129.0	125.9	126.6	126.4	124.9	
38	Derivatives with a negative fair value ¹⁷	122.8	115.9	112.9	116.7	116.7	116.4	117.8	116.2	113.7	113.1	112.6	110.4	
39	Other trading liabilities	9.0	11.2	10.0	11.6	11.2	11.8	12.3	12.8	12.2	13.5	13.8	14.6	
40	Net due to related foreign offices	236.4	227.8	235.6	179.8	149.0	171.6	147.8	216.8	229.5	201.0	177.2	223.9	
41	Other liabilities ²¹	54.1	55.3	57.8	59.6	56.3	57.0	60.4	59.2	56.8	54.8	56.6	63.1	
42	TOTAL LIABILITIES ¹⁹	1,834.2	1,839.6	1,854.3	1,824.5	1,787.9	1,830.1	1,833.2	1,952.4	1,980.4	1,958.3	1,921.1	2,006.1	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	-4.6	-20.0	-17.1	-1.9	-6.4	8.9	-12.3	-14.1	-4.3	-4.4	-8.5	-3.4	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.6	-3.6	-3.6	-3.3	-3.1	-2.4	-2.2	-2.5	-2.7	-2.6	-2.6	-2.4	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27
ASSETS													
1	Bank credit	822.6	836.5	852.0	863.3	851.3	860.7	876.2	866.6	884.3	882.5	883.0	881.0
2	Securities in bank credit ²	200.3	199.1	204.8	208.8	209.4	210.2	213.8	210.8	209.3	209.7	209.7	209.1
3	Treasury and agency securities ³	95.2	98.0	103.7	107.3	107.7	107.8	110.0	107.7	107.7	108.9	109.1	108.2
4	Mortgage-backed securities (MBS) ⁴	19.1	24.3	23.2	23.6	23.0	22.7	23.2	21.9	20.1	19.7	19.6	19.5
5	Non-MBS ⁵	76.1	73.7	80.5	83.7	84.7	85.1	86.9	85.9	87.7	89.1	89.5	88.8
6	Other securities	105.1	101.1	101.1	101.4	101.7	102.4	103.8	103.1	101.6	100.8	100.6	100.9
7	Mortgage-backed securities ⁶	8.3	8.0	8.0	7.9	6.8	6.4	6.3	6.4	6.5	6.4	6.7	6.6
8	Non-MBS ⁷	96.8	93.1	93.1	93.6	95.0	96.0	97.5	96.7	95.1	94.4	93.9	94.3
9	Loans and leases in bank credit ⁸	622.2	637.4	647.2	654.5	641.9	650.5	662.4	655.7	675.0	672.8	673.3	671.8
10	Commercial and industrial loans	244.6	252.2	253.6	251.0	250.3	249.4	252.8	254.1	261.5	260.9	261.1	257.6
11	Real estate loans	31.4	29.8	29.6	30.1	30.0	30.8	30.6	29.2	29.1	29.2	28.8	27.7
12	Revolving home equity loans	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
13	Closed-end residential loans ⁹	1.7	1.4	1.4	1.3	1.4	1.4	1.5	1.1	0.9	0.9	0.9	1.3
14	Commercial real estate loans ¹⁰	29.5	28.2	28.0	28.6	28.4	29.1	28.9	27.9	28.0	28.1	27.7	26.2
15	Consumer loans	1.7	1.7	1.7	1.6	1.6	1.6	1.6	1.7	1.9	1.9	1.9	1.9
16	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Other consumer loans ¹¹	1.7	1.7	1.7	1.6	1.6	1.6	1.6	1.7	1.9	1.9	1.9	1.9
18	Other loans and leases	344.5	353.7	362.3	371.8	360.0	368.7	377.3	370.7	382.5	380.8	381.5	384.6
19	Fed funds and reverse RPs with nonbanks ¹²	126.6	150.1	161.2	174.4	166.2	175.7	180.3	172.3	179.1	177.9	180.0	183.6
20	All other loans and leases ¹³	218.0	203.6	201.1	197.4	193.8	193.0	197.0	198.4	203.5	202.9	201.5	201.0
21	LESS: Allowance for loan and lease losses	0.8	0.7	0.7	0.7	0.7	0.8	0.8	0.7	0.6	0.6	0.6	0.6
22	Interbank loans ¹²	25.0	26.8	27.1	26.2	25.1	25.3	22.2	25.4	27.4	26.0	26.4	26.8
23	Fed funds and reverse RPs with banks ¹²	22.9	24.6	24.6	23.8	22.9	23.2	20.2	23.3	25.2	24.0	24.6	25.0
24	Loans to commercial banks ¹⁴	2.1	2.2	2.5	2.4	2.2	2.1	1.9	2.1	2.2	2.0	1.8	1.8
25	Cash assets ¹⁵	827.2	792.8	799.3	732.4	711.1	749.4	717.5	893.3	955.2	924.8	903.9	958.7
26	Trading assets ¹⁶	137.9	130.6	129.6	142.2	134.9	134.1	133.6	127.2	125.2	124.3	122.2	120.7
27	Derivatives with a positive fair value ¹⁷	128.9	121.0	120.2	132.8	125.0	124.6	124.3	117.8	116.6	115.8	114.5	113.3
28	Other trading assets	9.0	9.6	9.4	9.3	9.9	9.5	9.2	9.4	8.6	8.5	7.7	7.4
29	Other assets ¹⁸	39.4	44.9	45.8	53.1	51.3	49.8	49.2	48.1	45.6	47.3	46.9	54.1
30	TOTAL ASSETS¹⁹	1,851.3	1,830.9	1,853.1	1,816.5	1,772.9	1,818.5	1,797.8	1,959.8	2,037.0	2,004.3	1,981.7	2,040.7

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

March 8, 2013

Account		2012	2012	2012	2012	2012	2012	2012	2013	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 6	Feb 13	Feb 20	Feb 27	
LIABILITIES														
31	Deposits	855.6	837.1	852.0	864.5	853.4	853.4	892.5	931.0	944.1	946.0	939.2	956.9	
32	Large time deposits	770.9	733.3	747.9	756.2	745.6	745.4	775.6	815.8	829.0	825.4	817.6	837.1	
33	Other deposits	84.7	103.8	104.1	108.3	107.8	108.0	116.9	115.2	115.1	120.5	121.6	119.8	
34	Borrowings	559.6	581.8	589.0	588.8	578.9	601.0	592.7	621.8	639.3	637.8	627.7	644.4	
35	Borrowings from banks in the U.S.	31.8	38.0	39.5	41.6	43.2	43.1	41.6	43.5	42.6	42.4	42.9	44.4	
36	Borrowings from others	527.8	543.8	549.5	547.2	535.7	557.9	551.0	578.3	596.6	595.4	584.8	600.0	
37	Trading liabilities ²⁰	130.6	124.0	123.2	136.6	129.6	132.0	131.6	127.7	125.8	126.6	124.7	124.7	
38	Derivatives with a negative fair value ¹⁷	119.9	113.6	113.0	125.5	119.4	120.0	119.3	113.8	112.8	112.3	110.5	109.5	
39	Other trading liabilities	10.7	10.4	10.3	11.1	10.2	12.0	12.4	13.9	13.0	14.4	14.2	15.2	
40	Net due to related foreign offices	248.4	231.3	229.6	163.2	152.6	169.6	115.5	216.6	267.1	232.1	230.5	246.0	
41	Other liabilities ²¹	53.8	53.3	55.8	60.0	55.0	59.0	62.0	59.3	57.3	58.3	56.2	65.2	
42	TOTAL LIABILITIES ¹⁹	1,848.1	1,827.5	1,849.7	1,813.0	1,769.5	1,815.0	1,794.3	1,956.3	2,033.5	2,000.8	1,978.2	2,037.2	
43	RESIDUAL (ASSETS LESS LIABILITIES) ²²	3.2	3.4	3.4	3.4	3.5	3.5	3.5	3.5	3.5	3.5	3.5	3.5	
MEMORANDA														
44	Net unrealized gains (losses) on available-for-sale securities ²³	-5.6	-3.6	-3.6	-3.3	-3.1	-2.4	-2.2	-2.5	-2.7	-2.6	-2.6	-2.4	
45	Securitized consumer loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
46	Securitized credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
47	Other securitized consumer loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
48	Securitized real estate loans ²⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks, presented on pages 10 to 17, are adjusted to remove the estimated effects of mergers and panel shifts between these two groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 27) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.

6. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks, all of which are included in line 22. Includes all loans held in trading accounts under a fair value option.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.

11. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

12. Fed funds are included in lines 19 and 23 by counterparty. Line 19 includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).

13. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

14. Excludes loans secured by real estate, which are included in line 11.

15. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

16. Excludes most securities held in trading accounts (included in line 2). Trading account securities at some smaller domestically chartered commercial banks are included in this item.

17. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).

18. Excludes the due-from position with related foreign offices, which is included in line 40. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.

19. Prior to July 1, 2009, components of assets and liabilities do not sum to the totals by the amounts of data items not previously published.

20. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.

21. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.

22. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

23. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

24. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). Previously published "Notes on the Data" back to December 16, 2005, may also be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886).